



CANADA

2026

THE INTERIOR FINISHES GUIDE

A practical field guide
to Division 9.

For developers, construction managers
and general contractors.



Cost drivers. Specifications.
Sequence. Scope.

HOW TO USE THIS GUIDE

Interior work goes best when the big decisions are made on paper first.

This is a field guide to Division 9 for developers, CMs and GCs. Each section covers one stage of the work, from the first budget to turnover. The market comes last.

Every page ends with a Field Note: the one point to take into the next meeting.

The earlier an interior decision is made, the easier it is to coordinate and price.

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WHAT DRIVES THE COST

Division 9 cost lives in the walls and ceilings, not the floor area. A floor of studios carries far more wall than a floor of two-bedrooms at the same GFA.

\$/sf works for a pro forma. Check it against the layout as soon as there is one.

Look early at the rated and acoustic walls, the ceiling plan and the finish levels by room.

Height matters too. Taller walls can need heavier studs or closer spacing, and more board joints.

Use \$/sf to set the allowance. Use the drawings to check it.

+ SAME FLOOR AREA. DIFFERENT INTERIOR BUDGET.

DRIVER	WHAT IT CHANGES
Partition layout	More rooms means more wall, more corners and more openings. Unit mix drives it.
Wall assemblies	Height, stud gauge and spacing, board layers and insulation, all set by fire, acoustic and structural requirements.
Ceilings	Bulkheads, soffits and elevation changes mean framing, board, bead and finishing a flat ceiling doesn't need.
Openings and transitions	Every door, window, reveal and change of material adds framing, trim and finishing time.
Finish standard	Finish level, paint system and flooring spec set the hours spent on every surface.
Repetition	Typical floors let crews get into a rhythm. One-off conditions and late changes break it.
Site conditions	Access, hoisting, occupied areas, phasing and temporary heat hit productivity on every scope.

BEFORE YOU CARRY A RATE, ASK

- What building type and unit mix it came from.
- Which wall types and finish levels it assumed.
- Whether it covers ceilings, paint and flooring, or drywall only.
- When it was priced.

FIELD NOTE

Check the number against the layout.

A rate from a comparable job is a fair starting point. As soon as there is a partition layout, have the trade that will build it run the number against it.

SETTING THE ALLOWANCE

An allowance is only as good as its assumptions. Write them down so they can be checked as the design develops.

WHAT SHARPENS AN INTERIOR BUDGET

- **Floor plans** with partition types tagged.
- **Wall type schedule** with fire and acoustic requirements.
- **Reflected ceiling plans** with heights, bulkheads and ceiling types.
- **Finish schedule** with finish levels by area.
- **Door schedule** with frame types and openings.
- **Site assumptions** for phasing, access and hoisting.

List what is in and what is out: millwork, doors and hardware, specialty finishes, general conditions and taxes.

An allowance isn't a price. Get a takeoff as soon as the drawings will support one.

+ BUILD THE NUMBER IN LAYERS

01 Start with area and use

Baseline by building type and GFA, from comparable jobs.

02 Adjust for the wall mix

Suite count, room sizes and rated or acoustic separations move partition quantity far more than GFA does.

03 Adjust for the profile

Split out standard, performance and architectural areas. Price each one on its own.

04 Allow for site conditions

Phasing, access, hoisting, occupied areas, winter work and temporary heat.

05 Allow for design contingency

Carry a contingency for details still being developed, and reduce it as the drawings progress.

REVISIT THE NUMBER AT EACH STAGE

SCHEMATIC DESIGN

Area and use baseline

DESIGN DEVELOPMENT

Wall types and profiles priced

TENDER DRAWINGS

Priced takeoff replaces the allowance

ISSUED FOR CONSTRUCTION

Contingency drawn down

WORTH CARRYING FROM THE START

- Rated and acoustic walls as their own wall types.
- An allowance for bulkheads and soffits, ahead of the full RCP.
- Door frame installation, where it falls in the drywall scope.
- Winter heat and hoisting.

FIELD NOTE

Price from quantities.

Even a rough takeoff beats a rate. When the design changes, the quantities update with it.

THREE INTERIOR PROFILES

+ THREE KINDS OF INTERIOR WORK

Most buildings have three kinds of interior work. Each one is priced, built and inspected differently.

01 STANDARD

Straight partitions, conventional ceilings, standard finishes. Productivity comes from repetition and clean details.

TYPICAL IN

Suites, guest rooms, back-of-house.

SPECIFY

A typical-unit detail set and a finish schedule by room type.

HOLD POINT

First typical unit built and signed off before the floor runs.

GOOD PRACTICE

Variations between typical units kept to a minimum.

02 PERFORMANCE

Fire separations, acoustic walls, wet areas and impact-resistant board. The rating belongs to the whole assembly: head of wall, junctions and every penetration.

TYPICAL IN

Demising walls, corridors, shafts, wet rooms, long-term care.

SPECIFY

Listed assembly numbers, acoustic targets and junction details for each wall type.

HOLD POINT

Framing and in-wall services inspected before close-in.

GOOD PRACTICE

Substitutions confirmed against the listed assembly before ordering.

03 ARCHITECTURAL

Feature ceilings, reveals, curves and walls under critical light. Geometry, lighting and mock-ups get settled before anyone starts.

TYPICAL IN

Lobbies, dining rooms, amenity spaces, feature corridors.

SPECIFY

Enlarged details, mock-up requirements and the final lighting conditions.

HOLD POINT

Mock-up approved before production.

GOOD PRACTICE

Enlarged details give the crews what they need on site.

Most of the building is standard work. Price the rated and feature areas separately.

FIELD NOTE

Spec by area. Build to one standard.

Define each area on its own terms. When the same team carries the work from the first floor to the last, the standard holds.

LEVELS OF GYPSUM BOARD FINISH

GA-214 sets six levels of finish, from bare board to a full skim coat. Each step up adds coats, time and cost.

LEVEL 0	No taping, finishing or accessories.	Temporary work, or final decoration undecided.
LEVEL 1	Tape set in compound at joints and interior angles. Tool marks acceptable.	Plenums and above ceilings.
LEVEL 2	Tape embedded and wiped. One coat over fasteners and accessories.	Tile substrates, storage and service areas.
LEVEL 3	One additional coat on joints. Two coats on fasteners. Smooth, free of tool marks.	Medium or heavy texture, heavy wallcoverings.
LEVEL 4	Further coats on joints, angles, fasteners and accessories.	Smooth walls with flat paint or light texture.
LEVEL 5	Level 4 plus a skim coat over the entire surface.	Gloss, semi-gloss or enamel paints, critical lighting.

Writing the finish level into the spec gives every bidder the same basis.

+ EVERY STEP UP IS MORE COATS AND MORE TIME

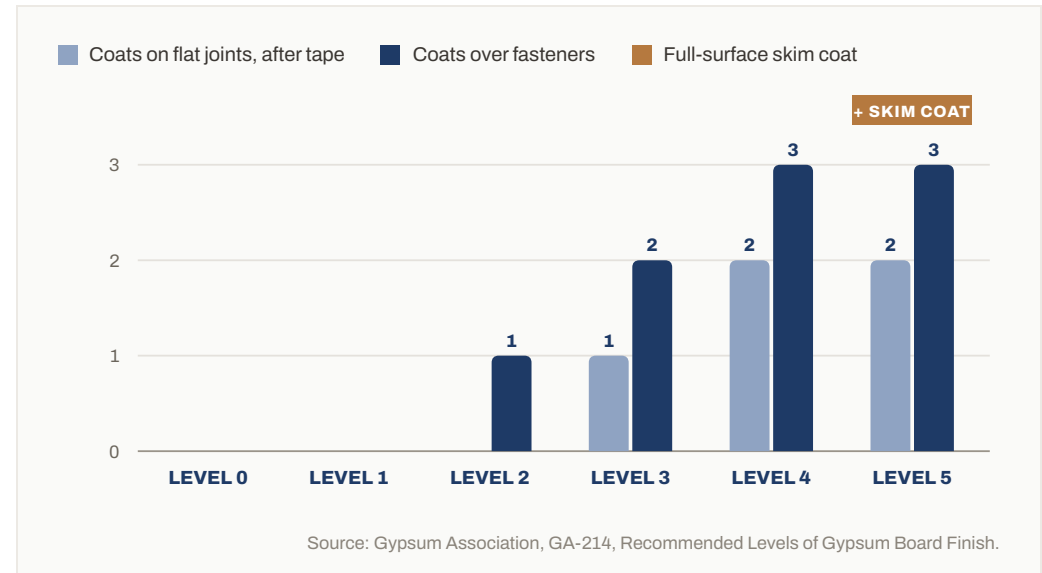


FIGURE 2.

Coats of joint compound GA-214 calls for at each level. Level 5 is Level 4 plus a skim coat over the whole surface. Use it where the light demands it, not everywhere.

- Put Levels 3, 4 and 5 in the spec, and show where Level 4 and Level 5 apply on the finish schedule or plans.
- Where appearance matters, call for a mock-up and sign it off before production starts.
- Inspect Level 5 under final lighting, wall washers and daylight included.
- Match the level to the paint. GA-214 does not recommend gloss, semi-gloss or enamel paints over Level 4.
- Keep the space heated and ventilated to the board and compound manufacturers' requirements before and during taping.

FIELD NOTE

Agree the surface before the paint.

Mark the levels, sign off the mock-up, and hold taping and painting to the same approved surface. That keeps everyone working to the same standard.

READING THE DIVISION 9 SPEC

A spec with project-specific detail gets every bidder pricing the same scope.

Phrases worth pinning down:

“As required”	State the gauge, spacing or quantity.
“Or approved equal”	Set out the approval process and deadline.
“To manufacturer's recommendations”	Name the manufacturer and the document.
“Match existing”	Provide a sample and name the approver.

State it in the spec rather than leaving it to interpretation.

+ WHAT TO WRITE INTO EACH SECTION

SECTION	SCOPE	DEFINE	HOW TO STATE IT
09 22 16	Non-structural metal framing	Stud gauge, spacing and head-of-wall deflection.	By wall type and height.
09 21 16	Gypsum board assemblies	Board type, and where moisture- and impact-resistant board goes.	Per wall type, tied to the listed assembly, with zones on plan.
09 21 16	Finish level	GA-214 level for each area.	On the finish schedule, by room or area.
09 51 13	Acoustical panel ceilings	Grid layout, border cuts and attic stock.	Layouts on the RCP, edge details and attic stock quantity.
09 91 23	Interior painting	Paint system and sheen by surface.	MPI system and sheen for each surface type.
09 65 00	Resilient flooring	Substrate moisture testing.	Test method, such as ASTM F2170, and who carries testing and remediation.

ALSO WORTH WRITING DOWN

- A substitution procedure and a deadline for requests.
- Mock-up locations and who signs them off.
- Who supplies temporary heat and ventilation for taping and painting.
- Submittal requirements for Division 9 products.
- Protection of finished work until turnover.

FIELD NOTE

Ask during tender.

Spec questions raised as RFIs during the tender period are answered by addendum, so every bidder prices the same answer.

FIRE AND SOUND ASSEMBLIES

A rated wall performs as tested only if it is built as tested: studs, board, fasteners, insulation, head of wall and every penetration.

In Ontario, ratings come from listed designs or the Building Code's SB-2 assemblies. Firestop systems are listed separately.

Acoustic walls work the same way. The junctions matter as much as the wall.

The rating belongs to the assembly, not the board.

+ SIX POINTS TO SET OUT FOR RATED WALLS

01 WALL TYPE TAGS

Every wall on the plans tagged to a type, and every rated type tied to a listed design or an SB-2 assembly.

03 HEAD OF WALL

Deflection and fire protection at the top of the wall resolved together. It's worth showing on the drawings.

05 ELECTRICAL BOXES

Boxes in demising walls offset or protected as the design requires, to keep the rating intact.

02 SUBSTITUTIONS

Board, stud and insulation changes checked against the listing before anything is ordered. In a rated wall, equals are confirmed against the listing.

04 PENETRATIONS

Pipes, ducts, conduit and boxes sealed with a tested firestop system that suits both the wall and the service passing through it.

06 FLANKING

Demising walls carried to the structure, with the junctions at floors, ceilings and exterior walls detailed for sound.

ON SITE

- Wall types shown on the layout before framing starts.
- Each penetration sealed with the firestop system specified for that wall and service.

References: Ontario Building Code, Supplementary Standard SB-2, Fire Performance Ratings. CAN/ULC-S101, fire endurance tests. CAN/ULC-S115, fire tests of firestop systems.

FIELD NOTE

Build it the way it was tested.

Crews work from the wall type schedule and the listed design. Any change goes to the consultant before it is built.

THE DETAILS WORTH RESOLVING EARLY

These six are easiest to settle before close-in, while the walls are open and coordination is simple.

BEFORE CLOSE-IN, CONFIRM

- ☐ In-wall services inspected and signed off
- ☐ Backing installed and photographed against the layout
- ☐ Rated wall framing and head-of-wall details checked
- ☐ Access panel locations agreed with mechanical and electrical
- ☐ Door frames set, plumb and anchored
- ☐ Ceiling heights and bulkhead locations checked on site

Details settled at the stud are the simplest to build.

+ SIX DECISIONS TO SETTLE BEFORE CLOSE-IN

01 BACKING

Lock down locations for millwork, grab bars, TVs, wall-mounted equipment and accessories before board. Backing goes in with the framing.

03 CEILING COORDINATION

Get lights, diffusers, sprinkler heads and access panels onto one coordinated RCP before ceiling framing starts.

05 FLOOR PREPARATION

Know the slab condition, flatness and the moisture testing the flooring manufacturer requires before you carry a flooring number.

02 WALL HEADS

Decide how partitions meet the slab or deck above: deflection, and in rated walls, the listed head-of-wall joint.

04 FINISH EXPECTATIONS

Agree finish level, sheen and lighting up front. Sign off a mock-up where it matters.

06 PENETRATIONS

Locate penetrations and access panels in rated walls before close-in. Each one has to suit the assembly it goes through.

FIELD NOTE

Book inspections ahead.

Close-in follows the in-wall inspections. Booking them ahead of the floor sequence keeps the boarding crews moving.

KEEP THE INTERIOR MOVING

An interior schedule is a chain of handoffs. When each area is handed over complete and accepted, the next crew can start straight away.

BEFORE THIS WORK	CONFIRM THIS
Framing	Layouts, assemblies, openings and backing requirements
Wall closure	Concealed services and required inspections
Taping and finishing	Suitable temperature, humidity and ventilation
Ceiling installation	Overhead coordination and access requirements
Painting	Accepted surfaces and specified coating conditions
Flooring	Substrate readiness and required testing

Release full zones, not pieces. Agree the release sequence at the start and check it weekly.

WHAT “RELEASED” SHOULD MEAN

- In-wall services inspected and signed off.
- Area clean, lit and heated.
- No other trade still working in the zone.

A schedule only holds if the next area is actually ready.

+ ONE TRADE PARTNER, FEWER HANDOFFS

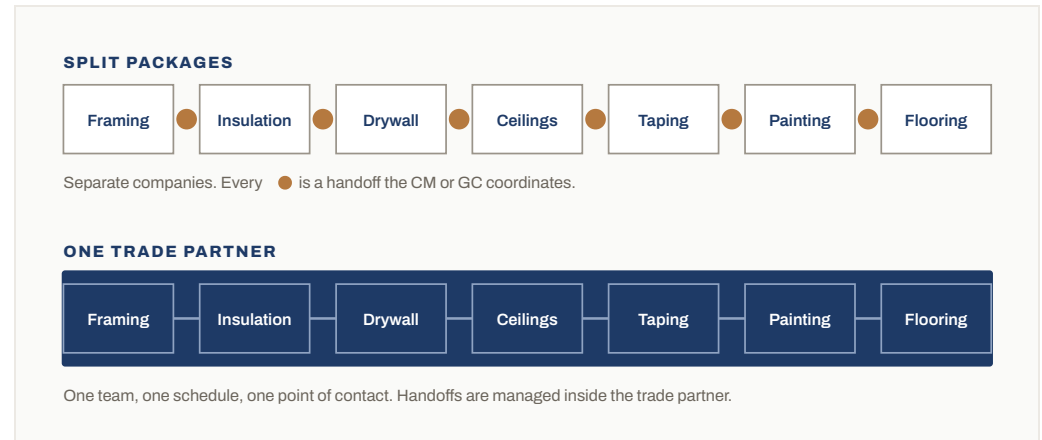


FIGURE 3.

With framing through flooring under one trade partner, interior handoffs happen inside one company. Handoffs to mechanical, electrical and the inspector remain.

KEEP A SHORT LOOK-AHEAD

Share a rolling look-ahead by floor with mechanical and electrical, so every crew knows its next zone.

WHAT KEEPS AN INTERIOR MOVING

- Mechanical and electrical rough-in ahead of the floor sequence.
- Inspections booked ahead.
- Temporary heat in place before taping starts.
- Material staged clear of the next work area.

FIELD NOTE

Give the sequence one owner.

Somebody has to own the interior sequence from framing to flooring. One owner keeps every handoff clear.

COMPARE THE SCOPE BEFORE THE TOTAL

Two quotes on the same drawings often don't cover the same scope. Level them before comparing totals.

Use one scope sheet for every bid.

A COMMON SCOPE SHEET LISTS

- Inclusions and exclusions, scope by scope
- Assemblies and finish levels, area by area
- Unit rates for changes and additional work
- Schedule, crew, access and phasing assumptions
- Quotation validity and escalation terms

A CLEAR QUOTE SHOWS

- Quantities rather than allowances
- A drawing list with revisions
- Assemblies and finish levels that match the spec

With the assumptions on paper, the comparison is straightforward.

+ THREE QUESTIONS BEFORE YOU COMPARE TOTALS

1

What's excluded?

Check floor prep, backing, firestopping, access panels, protection, touch-ups and final clean.

Ask for a written list of exclusions and qualifications.

2

Is the same building being priced?

Line up wall assemblies, finish levels, ceiling systems and paint systems.

Ask for the assemblies and finish levels assumed, by area.

3

Who is doing the work?

Ask what is self-performed, whether the crew size fits your schedule, and what site conditions were assumed.

Ask for a manpower plan against your schedule.

BEFORE AWARD, ALSO CONFIRM

- Unit rates for added wall, ceiling and finish work.
- How damage by others and back-charges will be handled.
- Who supplies temporary heat, hoisting and waste removal.

FIELD NOTE

Level first, then compare.

Run every bid through the same scope sheet before anyone looks at the bottom line, and ask how each one will man the job. Both are part of the price.

CLOSEOUT AND TURNOVER

Closeout covers the final items across the building: touch-ups after other trades, damaged corners, access panels and final paint.

Closeout goes faster when it is planned at the start.

AGREE AT THE START

- Who repairs damage by others, and how it is charged back.
- How deficiencies are issued and closed.
- Attic stock quantities, and where they are stored.
- The format for warranties and product data.

Plan the last floor the way you planned the first.

+ WHAT A CLEAN TURNOVER NEEDS

	STAGE	WHAT GOOD LOOKS LIKE
01	Trade walk	Each trade walks its own work before the formal walk and fixes what it finds.
02	Deficiency walk	Floor by floor with the consultant. One list, with location and responsible trade.
03	Rectification	Fixed by zone, not item by item across the building. Each item closed with a photo.
04	Clean and protect	Final clean, with finished floors and corners protected until the owner takes possession.
05	Turnover	Warranties, product data, paint and flooring schedules, and attic stock as specified.

WHAT KEEPS CLOSEOUT ON TRACK

- One deficiency list for the interior scope.
- An agreed process for damage by others.
- Finishes reviewed with the permanent lighting on.
- Turnover documents collected as the job goes.

FIELD NOTE

One list, one owner.

Keep a single deficiency list for the interior scope, owned by one party. One list keeps every item visible through to sign-off.

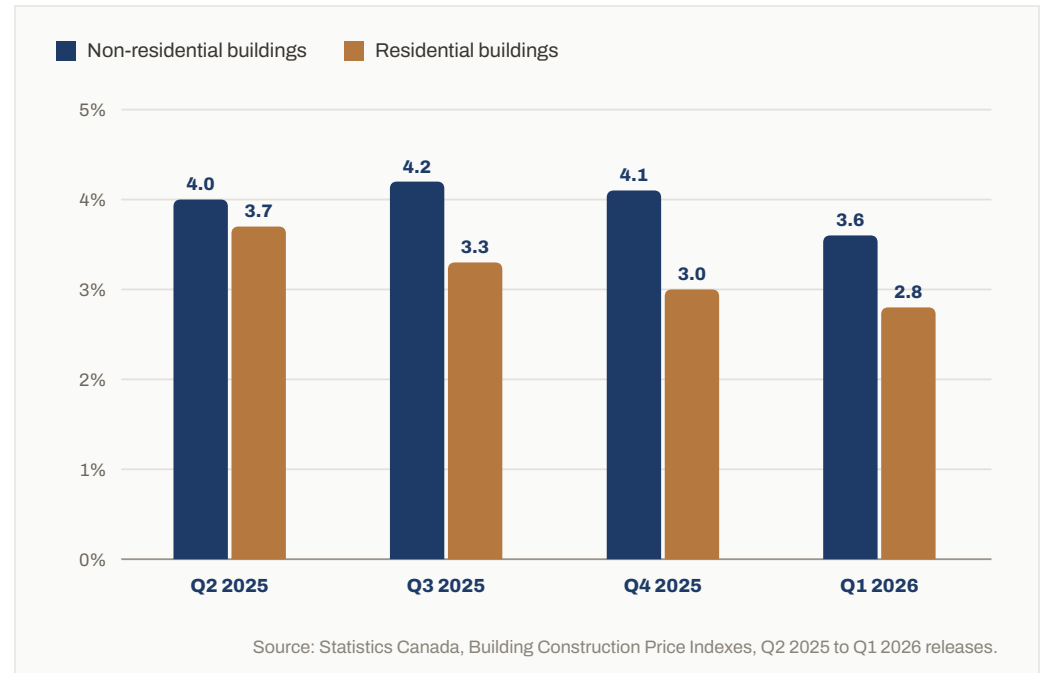
MARKET CONTEXT

+ COST GROWTH HAS SLOWED. COSTS HAVEN'T STOPPED RISING.

For a job tendering in the next twelve months: carry escalation, ask suppliers to confirm where the board is coming from, and make sure every rated wall type references an assembly accepted under the 2024 Code.

FIGURE 1.

Year-over-year change in Statistics Canada's Building Construction Price Indexes, 15-CMA composite, as first published for each quarter. The index covers whole-building construction, not Division 9 alone. In Toronto, residential cost growth ran below the national composite in Q4 2025 and Q1 2026.



01.

COST GROWTH IS EASING

Residential cost growth slowed every quarter to Q1 2026. Non-residential peaked in Q3 2025 and has eased since. Costs are still rising, just more slowly. If the budget runs past this year, carry escalation.

02.

TARIFFS ON GYPSUM BOARD

Since September 8, 2026, paper-faced gypsum board of US origin (tariff item 6809.11.00) carries a 50% Canadian counter tariff. Know where the board is coming from, who carries the duty, and how long the supplier's price holds.

03.

THE TORONTO-AREA PIPELINE IS SHIFTING

Through 2025, GTHA condo starts fell to multi-decade lows while purpose-built rental starts reached their highest level in decades, according to Urbanation's 2025 year-end reports.

04.

RESOURCING

Crew availability changes job to job. Confirm manpower against the schedule at award, and again whenever mobilization, phasing or access moves.

+ THE FULL INTERIOR, SELF-PERFORMED.

VALUE ENGINEERING FROM THE FIRST DRAWING SET.

CPT Construction carries Division 9 from framing to flooring with its own crews. The team that prices the job builds it, so value engineering starts in preconstruction and carries through to the last coat of paint.

SELF-PERFORMED

Metal framing

Insulation

Drywall

Acoustic ceilings

Taping and finishing

Painting

Flooring

VALUE ENGINEERING

- Takeoff-based budgets at each design stage.
- Wall types and assemblies reviewed for cost, within the listed design.
- Alternative products and systems, confirmed before they are proposed.
- Finish levels matched to the lighting and use of each area.
- Sequencing planned to keep handoffs and return trips to a minimum.

Send us a drawing set for a takeoff-based budget and a value engineering review.

One team. One standard. Complete scope.



CPT Construction

(416) 838-3970

info@cptconstruction.com

CPTCONSTRUCTION.COM